

BEST CREDIT CARDS FOR DOMESTIC TRAVEL

| Credit Cards | Annual Fee | Domestic Lounge (per year) | Rewards on Domestic Travel Spends | Complimentary Memberships | Other Travel Benefits |
|--|---|--|---|--|---|
| 6E Rewards XL Indigo HDFC Credit Card | Rs. 1,500 | 8 (2 per quarter) | - 5 6E Rewards per Rs. 100 spent on flights via IndiGo platforms - 2 6E Rewards per Rs. 100 spent on other travel spends; 1 6E Rewards = Rs. 1 on IndiGo | DreamFolks | 1 flight ticket of Rs. 3,000 & 1 6E Prime add-on on making min. 3 spends in each of the 1st 3 months |
| American Express® Platinum Travel Credit Card | Rs. 5,000 | 8 (2 per quarter) | 1 MRP per Rs. 50 spent | - | Rs. 10,000 Taj Stay voucher & 25,000 MRP on Rs. 4 lakh annual spends |
| AU Ixigo Credit Card | Nil | Up to 16 visits to domestic airport & railway lounges | - 10 RPs per Rs. 200 spent online - 5 RPs per Rs. 200 spent offline | - | - 1,000 RPs & Ixigo money vouchers of Rs. 1,000 as joining bonus - Up to 10% off on ixigo flight, hotel & bus bookings - No PG charges on train bookings via ixigo |
| Axis Atlas Credit Card | Rs. 5,000 | Silver tier: 8 Gold tier: 12 Platinum tier: 18 | - Up to 5 EDGE Miles per Rs. 100 spent on travel; 2 EDGE Miles on others - 1:2 EDGE Miles to partner points ratio (2:1 - Marriott) | - | - |
| Axis Burgundy Private Credit Card | 50,000 (Nil for Burgundy Private account holders) | Unlimited + 12 guests | - 15 RPs per Rs. 200 spent - 5:4 points conversion ratio for partner miles/hotel points | Club Marriott, Accor Plus & Taj Epicure | - Up to 15% off at The Postcard hotels, Oberoi & Trident Hotels - Max. 30% off on conveyance to airport & flexible credit limit for travel |
| Axis Horizon Credit Card | Rs. 3,000 | Up to 32 (max. 8 per quarter) | - 5 EDGE Miles per Rs. 100 spent on Travel EDGE portal & direct airline websites; 2 EDGE Miles on other - 1:1 EDGE Miles conversion ratio to travel partners | - | - |
| Axis Magnus Credit Card | Rs. 12,500 | Unlimited (on spending Rs. 50,000 in the last 3 months) | - 60 RPs per Rs. 200 spent on Travel EDGE portal up to cumulative monthly spends of Rs. 2 lakh - 12 RPs per Rs. 200 spent up to Rs. 1.5 lakh monthly spends - 35 RPs per Rs. 200 spent on transactions beyond the above-mentioned spend limits; 5 RPs = 2 Partner Miles | - | - Any 1 Rs. 12,500 voucher on joining: Luxe/ The Postcard Hotels/ Yatra - Up to 15% off & other offers at Oberoi & Trident Hotels |
| Axis Reserve Credit Card | Rs. 50,000 | Unlimited + 12 guest visits | 15 RPs per Rs. 200 spent; 5 RPs = 2 Travel Partner Miles | Accor Plus, Club Marriott Asia Pacific & ITC Culinaire | Up to 15% off & other offers at Oberoi, Trident & The Postcard Hotels |
| HDFC Diners Club Black Metal Edition Credit Card | Rs. 10,000 | Unlimited | - 5 RPs per Rs. 150 spent with up to 1:1 redemption ratio - Up to 10X RPs on SmartBuy | Club Marriott as welcome benefit | Diners Club offers on dining, fast-track airport experience, etc. |
| HDFC Infinia Metal Credit Card | Rs. 12,500 | Unlimited | - Up to 10X RPs on SmartBuy travel & shopping - 5 RPs per Rs. 150 spent; 1 RP = Rs. 1 on SmartBuy travel & upto 1 Airmile | Club Marriott for the 1 st year | - Pay for 2 nights on booking 3 nights stay at ITC Hotels - Get 1+1 free buffet, room upgrades & discounts at ITC Hotels |
| HDFC Regalia Gold Credit Card | Rs. 2,500 | 12 | - 4 RPs per Rs. 150 spent - Up to 2:1 points conversion ratio for travel partners | MMT Black Gold | Up to Rs. 6,000 vouchers of Marriott/ M&S, etc. & up to Rs. 10,000 flight vouchers as milestone bonus per year |
| HSBC Taj Credit Card | Rs. 1.1 lakh | Unlimited | - 5 RPs per Rs. 100 spent at Taj, SeleQtions, Gateway, Vivanta & amā Stays & Trails bungalows - 1.5 RPs per Rs. 100 spent on other categories; 1.5 RPs = Rs. 1 in HSBC Taj card wallet | Taj InnerCircle Platinum NeuPass | - 25% off at Taj & other partner IHCL hotels - Up to 5% off on Emirates flights originating in India - 15% off on duty-free with AdaniOne - Unlimited room upgrades - 4 chauffeur-driven limousine transfers a year via Blacklane |
| IRCTC HDFC Bank Credit Card | Rs. 500 | 8 visits to select IRCTC Executive lounges (2 per quarter) | - 5 RPs per Rs. 100 spent on IRCTC & Rail Connect - 1 RP per Rs. 100 spent on all other spends; 1 RP = Rs. 1 on SmartBuy - Extra 5% cashback on train bookings via SmartBuy | - | 1% transaction charges waived on IRCTC ticketing website & Rail Connect |
| IRCTC RBL Credit Card | Rs. 500 | 8 visits to select IRCTC Executive lounges (2 per quarter) | - 5 RPs per Rs. 200 spent on train tickets on IRCTC & Rail Connect portals - 3 RPs per Rs. 200 spent on FastTag recharge, NCMC wallet reload & local train bookings via UTS app - 2 RPs per Rs. 200 spent on flight, hotel, bus & cruise bookings on IRCTC portals - 1 RP per Rs. 200 spent on other categories; 1 RP = Rs. 1 on IRCTC | - | - Free alternate transport booking in case of last minute train cancellation - 1% transaction fee waiver on train bookings made via IRCTC - Reversal of 1% on all IRCTC transactions |
| IRCTC SBI Card Premier | Rs. 1,499 | 8 visits to partner railway lounge (2 per quarter) | - Up to 10% back as RPs on AC1, AC2, AC3, EC & CC train tickets via IRCTC - 5% back as RPs on train e-catering & air tickets via IRCTC website - 1 RP per Rs. 125 spent on other travel spends; 1 RP = Rs. 1 on IRCTC | - | - 2,500 & 5,000 RPs on Rs. 50,000 & Rs. 1 lakh annual travel spends resp. - 1% & 1.8% transaction charges waived on train & air ticket bookings resp. via IRCTC - Up to 10% savings on Hertz car rental, up to 35% on Avis Car Rentals, up to 10,000 miles/night on hotel stays, extra 25% miles on Kaligo.com, etc. via Visa network |
| MakeMyTrip ICICI Bank Credit Card | Rs. 999 | 8 | - 6% myCash on hotel bookings on MMT - 3% myCash on flight, bus & cab bookings on MMT - 1% myCash on other retail spends - 25 myCash on train bookings on MMT | MMT BLACK Gold (1st year) | - Rs. 1,000 MMT voucher on joining - Rs. 1,000 MMT hotel voucher on renewal |
| Marriott Bonvoy HDFC Credit Card | Rs. 3,000 | 12 | - 8 MBP per Rs. 150 spent at Marriott Bonvoy hotels - 4 MBP per Rs. 150 spent on travel, dining & entertainment; 2 MBP on others | Marriott Bonvoy Silver Elite status | - Up to 4 free Night Awards as joining & milestone bonus - 10 Elite Night Credits for upgrades under Marriott Bonvoy Program |
| Scapia Federal Bank Credit Card | Nil | Unlimited (on Rs. 10,000 monthly spends) | - 20% SCs on travel bookings on Scapia app - 10% SCs on other spends; 5 SCs = Rs. 1 on Scapia | - | - |
| Standard Chartered EaseMyTrip Credit Card | Rs. 350 | 2 | - 10 RPs per Rs. 100 spent at standalone airline & hotel website/ app/ outlet, except travel aggregators - 2 RPs per Rs. 100 spent on other categories | - | - Up to 20% off on domestic hotel bookings via EaseMyTrip - Up to 10% off on domestic flight tickets via EaseMyTrip - Rs. 125 off on EaseMyTrip bus tickets |
| Yatra SBI Card | Rs. 499 | - | 1 RP per Rs. 100 spent on domestic travel | - | - Vouchers of Rs. 8,250 on joining - Rs. 1,000 off on domestic flights & 20% off on domestic hotels via Yatra.com |